

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Metropolitan Life Insurance Company

In Re:
Kenneth M. Komorsky and Sandra Komorsky

Debtors.



Order Filed on March 9, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-25516 ABA

Adv. No.:


Hearing Date: 3/17/2020 @ 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

ORDER CURING POST-PETITION ARREARS AND RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: March 9, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtors: Kenneth M. Komorsky and Sandra Komorsky

Case No: 18-25516 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Metropolitan Life Insurance Company, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 100 Fox Hollow Drive, Hamilton Township, NJ, 08330, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Thomas E. Dowey, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 25, 2020, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2020 through February 2020 for a total post-petition default of \$3,065.97 (2 @ 1,659.25; less suspense \$252.53) and

It is **ORDERED, ADJUDGED and DECREED** that the debtor shall make February's payment in the amount of \$1,659.25 by February 29, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,406.72 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2020, directly to Secured Creditor care of its servicer, Fay Servicing, LLC 3000 Kellway Drive, Suite 150, Carrollton, TX 75006 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan; and

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New Jersey

In re:
Kenneth M Komorsky
Sandra Komorsky
Debtors

Case No. 18-25516-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2020.
db/jdb +Kenneth M Komorsky, Sandra Komorsky, 100 Fox Hollow Drive, Mays Landing, NJ 08330-4937

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Metropolitan Life Insurance Company
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan on behalf of Creditor Metropolitan Life Insurance Company hkaplan@rasnj.com,
informationathnk@aol.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Metropolitan Life Insurance Company
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Melissa N. Licker on behalf of Creditor Metropolitan Life Insurance Company
NJ_ECF_Notices@mccalla.com
Sindi Mncina on behalf of Creditor Metropolitan Life Insurance Company smncina@rascrane.com
Thomas E. Dowey on behalf of Joint Debtor Sandra Komorsky tdesquire@hotmail.com
Thomas E. Dowey on behalf of Debtor Kenneth M Komorsky tdesquire@hotmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10